

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10711613	
	Filing Date		2004-09-28	
	First Named Inventor	Fred Bishop		
	Art Unit	2162		
	Examiner Name	To, Baoquoc N.		
Attorney Docket Number		54022.3100		

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/BT/	1	WO 91/08910	WO		1991-06-27	Dirk Lenhartz		<input type="checkbox"/>
	2	DE 4339460	DE		1993-11-19	Siemens AG		<input type="checkbox"/>
/BT/	3	GB 2281714	GB		1995-03-15	Baratin, Ltd.		<input type="checkbox"/>

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/BT/	4	EP 0657297	EP		1995-06-14	AGFA-GEVAERT		<input type="checkbox"/>
	5	WO 96/06409	WO		1996-02-29	Geefield Pty. Ltd.		<input type="checkbox"/>
	6	EP 0735505	EP		1996-10-02	Tokai Ricks Co., Ltd.		<input type="checkbox"/>
	7	WO 97/09688	WO		1997-03-13	Microsoft Corporation		<input type="checkbox"/>
	8	DE 19741726	DE		1997-09-22	Raekchmnan, et al.		<input type="checkbox"/>
	9	WO 98/21683	WO		2008-11-05	Finjan Software, Ltd.		<input type="checkbox"/>
	10	WO 98/22291	WO		1998-05-28	Eastman Chemical Company		<input type="checkbox"/>
	11	EP 0854461	EP		1998-07-22	NCR International Inc.		<input type="checkbox"/>
	12	WO 98/45778	WO		1998-10-15	Zuta		<input type="checkbox"/>
	13	WO 99/21321	WO		1999-04-29	Cryptoworks		<input type="checkbox"/>
/BT/	14	EP 0917120	EP		1999-05-19	Citicorp Development Center		<input type="checkbox"/>

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/BT/	15	EP 0927945	EP		1999-07-07	Amazon.com, Inc.		<input type="checkbox"/>
	16	WO 99/49424	WO		1999-09-30	Orbis Patents Ltd		<input type="checkbox"/>
	17	EP 1017030	EP		2000-07-05	IBM		<input type="checkbox"/>
	18	WO 00/49586	WO		2000-08-24	Orbis Patents Ltd.		<input type="checkbox"/>
	19	2300241	CA		2000-09-08	Lenexa Card, LLC		<input type="checkbox"/>
	20	GB 2350021	GB		2000-11-15	Rohm Co., Ltd.		<input type="checkbox"/>
	21	WO 00/73989	WO		2000-12-07	Gemplus		<input type="checkbox"/>
	22	WO 01/13320	WO		2001-02-22	Ahrens, et al.		<input type="checkbox"/>
	23	WO 01/18745	WO		2001-03-15	American Express TRS (1.7916)		<input type="checkbox"/>
	24	WO 01/25872	WO		2001-04-12	Perfect Plastic Printing Corp		<input type="checkbox"/>
/BT/	25	EP1115095	EP		2001-07-11	Orbis Patents Ltd.		<input type="checkbox"/>

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/BT/	26	WO 01/78024	WO		2001-10-18	Mastercard Int'l Inc.		<input type="checkbox"/>
	27	GB2361790	GB		2001-10-31	Cast Technologies Ltd.		<input type="checkbox"/>
	28	WO 01/86599	WO		2001-11-15	Supercorn Ltd.		<input type="checkbox"/>
	29	DE 10203926	DE		2002-01-31	Brandt, et al.		<input type="checkbox"/>
	30	2002-032687	JP		2002-01-31	Galkken Co., Ltd.		<input type="checkbox"/>
	31	2002-133336	JP		2002-05-10	Nippon Telegraph & Telephone		<input type="checkbox"/>
	32	2002-163585	JP		2002-06-07	Matsumita Electric Ind Co Ltd.		<input type="checkbox"/>
	33	2002-183443	JP		2002-06-28	JCB KK		<input type="checkbox"/>
	34	WO 02/067190	WO		2002-08-29	Bank of America Corp		<input type="checkbox"/>
	35	2004-164347	JP		2004-06-10	Dainippon Printing Co Ltd.		<input type="checkbox"/>
/BT/	36	WO 04/52657	WO		2004-06-24	American Express TRS		<input type="checkbox"/>

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/BT/	37	2004-348478	JP		2004-12-09	Hitachi, Ltd.		<input type="checkbox"/>
/BT/	38	EP 1610273	EP		2005-12-28	STMicroelectronics		<input type="checkbox"/>

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Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
/BT/	1	Functional Specification, Standard Card IC MF1 IC S50, Philips Semiconductors, Product Specification Rev. 5.1 May 2001	<input type="checkbox"/>
	2	"Biometrics: Speaker Verification", by Kulkarni, et al., <a href="http://biometrics.cse.msu.edu/speaker.html">http://biometrics.cse.msu.edu/speaker.html</a> , 03/08/2004, 5 pages	<input type="checkbox"/>
	3	"Judge Dismisses FTC Suit Against Rambus", Evers, IDG New Service, <a href="http://www.infoworld.com/article/04/02/18/HNjudgedismisses_1.html">http://www.infoworld.com/article/04/02/18/HNjudgedismisses_1.html</a> , 02/18/2004, 3 pages	<input type="checkbox"/>
	4	"Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", by Krakow, MSNBC, <a href="http://www.msnbc.msn.com/id/3072638">http://www.msnbc.msn.com/id/3072638</a> , 02/17/2004, 4 pages	<input type="checkbox"/>
	5	"The Evolution of Mobile Payment", by McPherson, Financial Insights, 02/02/04, <a href="http://www.banktech.com/story/mews/showArticle/jhtml?articleID=17601432">http://www.banktech.com/story/mews/showArticle/jhtml?articleID=17601432</a> , 2 pages	<input type="checkbox"/>
	6	"Pay By Touch Press Releases", <a href="http://www.paybytouch.com/press.html">http://www.paybytouch.com/press.html</a> , 02/10/2004, 3 pages	<input type="checkbox"/>
/BT/	7	"Putting Their Finger on It", by Wilson, <a href="http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?printable">http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?printable</a> , 02/09/2004, 2 pages	<input type="checkbox"/>

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/BT/	8	"Paying It By Ear", The Guardian, 01/18/2003, <a href="http://money.guardian.co.uk/creditanddebt/creditcards/story/0,1456,876908,00.html">http://money.guardian.co.uk/creditanddebt/creditcards/story/0,1456,876908,00.html</a> , 3 pages	<input type="checkbox"/>
	9	Pay By Touch - Company, <a href="http://www.paybytouch.com/company.html">http://www.paybytouch.com/company.html</a>	<input type="checkbox"/>
	10	"Identix Inc. - Empowering Identification™ - Understanding Biometrics", <a href="http://www.identix.com/newsroom/news_biometrics_face.html">http://www.identix.com/newsroom/news_biometrics_face.html</a> , 1 page	<input type="checkbox"/>
	11	"International Biometric Group - Signature Biometrics: How It Works", <a href="http://www.ibgweb.com/reports/public/reports/signature-scan_tech.html">http://www.ibgweb.com/reports/public/reports/signature-scan_tech.html</a> , 02/18/2004, 1 page	<input type="checkbox"/>
/BT/	12	"International Biometric Group - Voice Recognition Technology: How It Works", <a href="http://www.ibgweb.com/reports/public/reports/voice-scan_tech.html">http://www.ibgweb.com/reports/public/reports/voice-scan_tech.html</a> , 02/18/2004, 1 page	<input type="checkbox"/>

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